

## ABSTRACT OF THE DISCLOSURE

The present invention provides methods and systems for defining commercial transaction components; defining rules for mapping customer transactions into individual components; market segmentation in light of these individual definitions and bundling individual components of an offer into optimized packages for presentation and sale. A data processing system in accordance with one embodiment of the present invention, examines the commercial behavior of enrolled customers, breaks each of the constituent transactions into purchases of atom-level components; catalogues those components; extracts demographic information from said transactions and other sources; facilitates demographic studies of groups of such customers; optimizes offerings to such groups; and facilitates the consummation of those offers of sale. The processing system may also facilitate customers fiscal management through the communication of data necessary to practice the instant invention.